



“ALPHA E-STATEMENTS” SERVICE – TERMS & CONDITIONS OF USAGE

Alpha Bank (hereinafter “The Bank”) offers the Customer – holder (hereinafter “Cardholder”) of cards issued by the Bank, the “Alpha e-statements” service (hereinafter “Service”), by virtue of which the Cardholder may access by electronic means the monthly statements of his/ her cards. In order to use the Service, the Cardholder shall first be registered to it, by accepting expressly and unconditionally the terms hereof, after careful reading.

1. Terms Acceptance

- 1.1. These terms regulate the “Alpha e-statements” Service. Registration to the Service shall be considered as acceptance of the terms hereof.
- 1.2. Terms hereof shall apply to use of this Service, along with any other terms and conditions of Cardholder’s Card issue Agreement.
- 1.3. In case of contradictions between the terms hereof and the terms of Cardholder’s Card issue Agreement, the latter shall prevail.

2. Registration

- 2.1. In order to be registered, the Cardholder shall provide the Bank with specific information, necessary for the identification of his/ her personal data (full name, father’s name, date of birth, contact phone number, ID number, Tax Registration Number) and his/ her cards’ data (number, due date, three-digit security code) that will be required during the registration process, by following the relevant instructions and filling the necessary data displayed on his electronic means. Any information provided shall be true and accurate and shall be further verified by the Bank.
- 2.2. Upon registration to the Service, the Cardholder will be asked to introduce his e-mail address and a password. The combined use of his e-mail address, which is identified as the Cardholder’s username henceforth, and his password, shall allow his access to the Service (hereinafter “Personal Codes”). After his successful registration to the Service, the Bank shall send to his e-mail address an e-mail for the Service’s activation (below under 2.4) and notification e-mails, on a monthly basis, regarding the issue of the card’s statements (below under 4.2). The combined use of the aforementioned Personal Codes identifies the Cardholder and shall be considered as the Cardholder’s handwritten signature bearing equal legal effects.
- 2.3. Registration to the Service abolishes the Cardholder’s notification through monthly printed statements sent by post. The Cardholder shall be notified by the Bank exclusively through the Service, via the official electronic copy of the Statement as uploaded in the Cardholder’s Account.



- 2.4. After the check and verification of the provided data, an e-mail notifying the Service's activation shall be sent to the Cardholder. The Cardholder undertakes, by following this e-mail's instructions, to activate his/ her account at the Service (hereinafter "Account"). Otherwise, upon lapse of thirty (30) calendar days, the Cardholder is automatically deleted from the Service.
- 2.5. The Bank is entitled to reject the Cardholder's application for registration to the Service, if any information provided regarding the Cardholder's data and his/ her cards' data are inaccurate, false, insufficient or for any reason unable to be checked and verified.
- 2.6. Electronic access to the Cardholder's Account is also possible through the "Alpha Web Banking" service. The Cardholder, being already a user of the "Alpha Web Banking" service, may also activate the Alpha e-statements service for the cards stated in his/ her profile. In this case, the Cardholder, by activating the notification mail for the issue of the statements through the "Alpha Web Banking" web portal, shall thereafter have access to all the information and data regarding the use of the cards registered to the Service as mentioned below under 4.1.
- 2.7. Registration to the Service is also available through the digital wallet "my Alpha wallet". The Cardholder, being registered to "my Alpha wallet" service, may activate the Service for any or all his/ her cards registered to his/ her wallet. In this case, by activating through the virtual wallet "my Alpha wallet" the notification e-mail for the issue of statements, the Cardholder's notification through printed statements by post is terminated.

3. Scope of application

- 3.1. The Service is available for cards issued by the Bank. Any card types eligible for the Service are announced by the Bank on its website. If the Cardholder attempts to register to the Service a type of card non acceptable under "Alpha e-statements" service, a relevant message shall appear on Cardholder's screen.
 - 3.2.1. The additional Cardholder may get registered to the Service only through the main Cardholder, who can also activate the Service for the additional card through his/ her own Account, without creating a separate account for the additional card and without the additional cardholder having access to the monthly statements, which are jointly issued for both the main and additional Cardholder's debts. Therefore, the notification e-mails for the issue of statements (below under 4.2.) are sent on a monthly basis exclusively to the main Cardholder's e-mail address, who, by logging into his Account, may read the pdf file including main Cardholder's debts for both the main card and any other additional card.
 - 3.2.2. The additional Cardholder is not entitled to activate the Service for his/ her card, even if registered to the Service, owning his/ her own Account for other cards issued by the Bank, and is not entitled to receive, according to the above



provisions, notification e-mails for any debts, arising from this additional card, for which only the main Cardholder is notified, remaining liable for their timely and proper repayment.

- 3.3. The Service is also available for business cards, therefore the representative appointed by the company has access to the electronic notification for the company's cards' statements, regarding the total of the company's business cards accounts, and the holder of each business card for such card. However, in this last case, the cardholder shall own already a separate Account to the Service for his/ her personal cards.
- 3.4. The Service is not applicable for Cards, the agreements of which have been terminated.

4. Service Functionality

- 4.1. Upon completion of the registration process and Service activation (according to the above para. 2.4.), the Cardholder's notification through printed statements by post is terminated, and the Cardholder thereon has access to his/ her card statements of the last twelve (12) – month period. The Cardholder shall be able to monitor any transactions made after the issue of the last statement and up to his/ her access to the Service. In cases of credit cards and cards of convenience the Cardholder, shall be able to briefly find out, under the procedure set below under 4.2., apart from the above information, the credit limit, the card's balance, the amount available out of the credit limit, the minimum instalment and the due date, as stated in the statement.
- 4.2. The Cardholder, registered to the Service who further activated it, receives on a monthly basis at the electronic address as stated (see above par. 2.2.) a notification e-mail, through with which he will be informed about his/ her card's statement issue and its due date. The Cardholder, by clicking the link indicated in this notification e-mail, will be directed to his/ her Account, where by entering his/ her personal codes, his/ her card's statement shall appear as an unchangeable electronic file (pdf file). The Cardholder must use the Acrobat Reader software, in order to be able to read, to save or print his/her statement.
- 4.3. The Cardholder, by taking into account both the informative purpose of the notification e-mail under para. 4.2. above and the fact that his/ her card's statements are issued and uploaded on his/ her Account on a monthly basis, undertakes to notify the Bank by any means, if he/ she does not receive the notification e-mail within thirty five (35) calendar days since the receipt of the previous notification e-mail, and at the same time to sign in his/ her Account, where by entering his/ her Personal Codes, the Cardholder shall access the uploaded monthly statement of his/ her card. In case the statement is not uploaded, the Cardholder acknowledges the Bank and is then notified, once the statement becomes available, as specified above in para. 4.2.



4.4. The magnetic recordings depicted on the Bank's systems shall be considered as full proof of any messages sent, delivered, or/and read by the Cardholder, as well as for their content, while counter-proof is allowed.

5. Cardholder's rights

The Cardholder is entitled:

- (i) to add to the Service, at any time, any additional card issued by the Bank in the Cardholder's name, without prejudice to the above para. 3.1.,
- (ii) to terminate the Service, at any time, for one or more cards, for which he/she has activated the Service. Termination of the Service automatically entails the deactivation of the electronic access to monthly card statements, the abolishment of notification e-mails to the electronic address notifying the issue of statements and the Cardholder shall thereafter be notified only by printed monthly statements, which will be sent by post.
- (iii) to modify his/ her contact data (e-mail) and his/her password under the term below.

6. Obligations – Cardholder's Declarations

- 6.1.** The Cardholder undertakes to notify immediately the Bank for any modification of his/ her personal data. The Bank shall not be held liable for any damage suffered by the Cardholder due to the non- timely notification of the Bank regarding the modification of this information.
- 6.2.** The Cardholder, acknowledging that the combined use of his/ her Personal Codes define his/ her identity, identify him/ her and produce the same legal effects as his/ her handwritten signature, undertakes to keep his/ her Personal Codes strictly confidential and not to reveal them to any third party. In case of Personal Codes leak, the Cardholder must modify them. The Bank bears no liability for any Cardholder's damage caused by any Personal Codes leak.
- 6.3.** The Cardholder bears any cost relating to the equipment and connection to the internet and must possess the Acrobat Reader program, in order to be able to access his/ her monthly statements, being liable for any damage suffered by the Bank due to the Service misuse caused by the Cardholder or malfunction of his/ her personal equipment and software.
- 6.4.** The Cardholder acknowledges that the use of the internet in transactions raises by nature risks, as indicatively alteration and interception of the content and data transferred through the internet, and declares that he/she accepts and undertakes this risk.
- 6.5.** The Cardholder acknowledges and accepts without reservation that the electronic copies of statements are equal to the hardcopy notification, with equal evidential value and operation.



7. Bank's Obligations and Liability

- 7.1** The Bank shall take any reasonable measure according to current practice in transactions, in order to protect the Service's software system against viruses. However, the Bank bears no liability, if, despite the Bank's due diligence, the Cardholder's systems or files are finally infected by any virus.
- 7.2.** The Bank shall take all reasonable measures, to achieve the safe transmission of information through the internet, the Cardholder's safe access to the Service and the restriction of cases of illegal use of the Service. Provided that the Bank has fulfilled its obligations hereof, the Bank shall not be held liable in case of third parties access to the transmitted information, unless due to the Bank's fault.
- 7.3.** The Bank bears no liability for any damage suffered by the Cardholder in case of the Service's malfunction for reasons attributed or related to either internet or telecommunications' operation, unless due to the Bank's willful misconduct or gross negligence.
- 7.4.** The Bank fulfills its obligation to notify the Cardholder for the transactions conducted with Cardholder's main card or additional cards, if any, by uploading the card's monthly statement, including any debts of any additional cards in Cardholder's Account, for which the Cardholder is informed through the notification mail, as specified above in par. 4.2.
- 7.5.** The electronic copy of statement, and any other information provided by the Bank on its website, equates to their delivery to the Cardholder and the Bank guarantees their validity.

8. General Terms

- 8.1.** The Service is provided free of charge. The Bank preserves the right to impose charges, in the future, for the use of the Service, after relevant notification of the Cardholder.
- 8.2.** The Cardholder, by consenting to the terms hereof, provides the irrevocable authorization to the Bank to use the e-mail address stated by the Cardholder for his/ her registration to the Service, in order to inform the Cardholder about issues related with the Service, or even issues regarding general cooperation with the Bank.
- 8.3.** The Bank is entitled to amend or abolish the terms hereof or terminate the Service itself, at any time, by giving prior notice to the Cardholder.
- 8.4.** The registration and the use of the Service by the Cardholder implies the unconditional acceptance on his/ her behalf of these terms, which supplement and specify the terms of the Card issue Agreement.
- 8.5.** The Cardholder wishing to terminate, at any time, the Service for one or more Cards, may deactivate his/ her Account, either through the channel used to activate the Service (Service's website, Alpha Web Banking or digital wallet



“my Alpha wallet”), or through the Bank’s Customer Service, telephone number 2103260000.

- 8.6.** The Cardholder, wishing the registration of the additional Cardholder to “Alpha Alerts” Service as well, may proceed to its activation, not only through the abovementioned channels, but also through his/ her Account to the Service, following the special link indicated on Service’s website for “Alpha Alerts” Service.